

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 08-23180
Janelle Gedmin	§	Chapter 7
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND
DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joji Takada, Trustee of the above captioned estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court
219 South Dearborn
Chicago, Illinois

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee.

A hearing on the fee applications and any objection to the Final Report will be held as follows:

Date: September 18, 2015
Time: 9:00 A.M.
Location: Joliet City Hall
Second Floor
150 West Jefferson Street
Joliet, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: August 11, 2015 By: /s/ Joji Takada
Trustee

Joji Takada
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646
Tel: 773-790-4888

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Janelle Gedmin § Case No. 08-23180
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 34,074.25
and approved disbursements of \$ 15,976.78
leaving a balance on hand of¹ \$ 18,097.47

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 3,872.60	\$ 0.00	\$ 3,872.60
Trustee Expenses: Joji Takada	\$ 14.46	\$ 0.00	\$ 14.46
Attorney for Trustee Fees: Karen Doran	\$ 13,629.70	\$ 13,629.70	\$ 0.00
Accountant for Trustee Fees: Callero and Callero LLP	\$ 1,676.50	\$ 0.00	\$ 1,676.50
Other: Department of Treasury	\$ 448.00	\$ 448.00	\$ 0.00
Other: Illinois Department of Revenue	\$ 1,436.00	\$ 1,436.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 5,563.56

Remaining Balance \$ 12,533.91

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,427.12 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Citibank Na As Trustee For The Student Loan Corp.	\$ 3,385.29	\$ 0.00	\$ 3,385.29
2	Discover Bank/Dfs Services Llc	\$ 5,041.83	\$ 0.00	\$ 5,041.83

Total to be paid to timely general unsecured creditors \$ 8,427.12

Remaining Balance \$ 4,106.79

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 2.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 1,258.53 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 2,848.26 .

Prepared By: Joji Takada

Trustee

*Joji Takada, Chapter 7 Trustee
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Janelle Leigh Gedmin
 Debtor

Case No. 08-23180-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dwilliams
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Aug 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2015.

db #+Janelle Leigh Gedmin, 7618 W Saint Francis Road, Frankfort, IL 60423-6931
 12581135 Alliance One, PO Box 21951, Eagan, MN 55121-0951
 12581136 +Bronson and Migliaccio, Attys, 799 Roosevelt Road, Building 6, Suite 316A,
 Glen Ellyn, IL 60137-5908
 12581137 +Card Service Center, PO Box 6275, Sioux Falls, SD 57117-6275
 12581138 Card Services, PO Box 15137, Wilmington, DE 19850-5137
 12581139 Chase, PO Box 15153, Wilmington, DE 19886-5153
 13077090 +Citibank NA as trustee for The Student Loan Corp., c/o Citibank (South Dakota), NA,
 701 E. 60th Street North, Sioux Falls, SD 57104-0493
 12581140 Citifinancial Auto, PO Box 183036, Columbus, OH 43218-3036
 12581142 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables, PO Box 725069, Atlanta, GA 31139-2069)
 12581143 +Harris Bank FIA Card Services, PO Box 15726, Wilmington, DE 19886-0001
 12581144 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
 12581145 Pioneer Credit Recovery, PO Box 187, Arcade, NY 14009-0187
 12581146 Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12581141 E-mail/PDF: mrdiscen@discover.com Aug 13 2015 11:30:00 Discover, PO Box 15251,
 Wilmington, DE 19886-5251
 13496847 E-mail/PDF: mrdiscen@discover.com Aug 13 2015 11:30:00 Discover Bank/DFS Services LLC,
 P.O. Box 3025, New Albany, OH 43054-3025

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12581147 ##The Student Loan Corporation, c/o Citibank (South Dakota) NA, PO Box 6615,
 The Lakes, NV 88901-6615

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2015 at the address(es) listed below:

Joji Takada on behalf of Trustee Joji Takada trustee@takadallc.com,
 jtakada@ecf.epiqsystems.com
 Joji Takada on behalf of Accountant Callero & Callero LLP trustee@takadallc.com,
 jtakada@ecf.epiqsystems.com
 Joji Takada trustee@takadallc.com, jtakada@ecf.epiqsystems.com
 Joseph J Cardinal on behalf of Debtor Janelle Leigh Gedmin joescard@aol.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5